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FROM: David E. Boundy

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TO: Examiner Ella Colbert
Art Unit 3624,
U.S. Patent and Trademark Office City: Alexandria State: Virginia
Fax No.: 703 872 9306 Telephone No.: 703 308 7064

CONCERNING APPLICATION:

Applicant(s): Michael D. Erlanger
Serial No.: 09/370,619 Art Unit: 3624
Filed: August 7, 1999 Examiner: Ella Colbert
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS

I hereby certify that the attached

- This FAX cover sheet
- Request to Update PALM Information
- Amendment and Fee Transmittal
- Amendment in Response to Restriction Requirement

along with any paper(s) referred to as being attached or enclosed) are being transmitted by facsimile on December 10, 2004 to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Dated: December 10, 2004

By: David E. Boundy
David E. Boundy
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PATENT

ATTORNEY DOCKET NO. 114459-05-E3

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/370,619 Confirmation No.: 8285
Applicant: Michael D. Erlanger
Title: EFFICIENT MARKET FOR FINANCIAL PRODUCTS
Filed: August 7, 1999
Art Unit: 3624
Examiner: Ella Colbert

Atty Docket: 114459-05-E3
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REQUEST TO UPDATE PALM INFORMATION

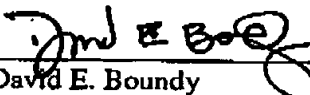
Kindly update the Attorney Docket Number to 114459-05-E3.

It is believed that no fee is due. Kindly charge any fee to Deposit Account No. 23-2405.

Respectfully submitted,

Dated: December 10, 2004

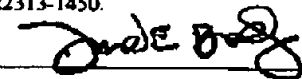
By:


David E. Boundy
Registration No. 36,461

CORRESPONDENCE ADDRESS:

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PATENT

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Filed: August 7, 1999 Art Unit: 3624
Atty. Docket: 114459-05-E3 Examiner: Ella Colbert

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AMENDMENT AND FEE TRANSMITTAL

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an Amendment for the above-identified application. The fee for claims added by amendment has been calculated as shown below:

CALCULATION OF AMENDMENT FEE

	Claims After Amendment		Covered by Previous Payments		Number Extra		Rate	Fee
Total Claims	113	-	112	=	1	×	\$ 25.00	\$ 25.00
Independent Claims	10	-	10	=	0	×	\$ 100.00	\$ 0.00

Total: \$ 25.00

Please charge the fee to Deposit Account No. 23-2405, Order No. 114459-05-E3. A
DUPLICATE COPY OF THIS SHEET IS ATTACHED.

In the event that any extension of time is required, Applicant petitions for that extension of time required to make this response timely. Kindly charge any additional fee, or credit any surplus, to Deposit Account No. 23-2405, Order No. 114459-05-E3.

Respectfully submitted,

WILLKIE FARR & GALLAGHER LLP

Dated: December 10, 2004

By: David E. Boundy
David E. Boundy
Registration No. 36,461

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David E. Boundy

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